

State of Washington
Office of Insurance Commissioner
2003 Washington Market Share and Loss Ratio
Line of Business: Farmowners Multiple Peril

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Mutual Of Enumclaw Ins Co	14761	WA	\$9,408	20.68%	\$8,836	\$3,616	40.93%
2	Country Mut Ins Co	20990	IL	\$6,143	13.50%	\$5,883	\$1,667	28.33%
3	American States Ins Co	19704	IN	\$5,401	11.87%	\$5,382	\$1,310	24.34%
4	Grange Ins Assn	22101	WA	\$4,283	9.42%	\$4,256	\$1,983	46.61%
5	Unigard Ins Co	25747	WA	\$3,329	7.32%	\$3,415	\$967	28.32%
6	OneBeacon Ins Co	21970	PA	\$3,325	7.31%	\$2,856	\$793	27.76%
7	State Farm Fire And Cas Co	25143	IL	\$1,853	4.07%	\$1,758	\$838	47.67%
8	Nationwide Mut Ins Co	23787	OH	\$1,290	2.84%	\$938	\$1,117	119.08%
9	Firemans Fund Ins Co	21873	CA	\$1,203	2.64%	\$1,176	\$768	65.35%
10	Indemnity Ins Co Of North Amer	43575	PA	\$1,155	2.54%	\$1,180	\$158	13.41%
11	American Ins Co	21857	NE	\$1,140	2.51%	\$1,070	\$422	39.45%
12	Royal Ins Co Of Amer	26980	IL	\$1,051	2.31%	\$1,276	\$466	36.53%
13	Travelers Ind Co	25658	CT	\$833	1.83%	\$621	\$597	96.13%
14	National Surety Corp	21881	IL	\$803	1.77%	\$687	\$240	34.97%
15	Travelers Ind Co Of CT	25682	CT	\$560	1.23%	\$506	\$20	3.88%
16	Charter Oak Fire Ins Co	25615	CT	\$484	1.06%	\$409	(\$36)	(8.81)%
17	North Pacific Ins Co	23892	OR	\$461	1.01%	\$115	\$419	365.14%
18	Oregon Mut Ins Co	14907	OR	\$361	0.79%	\$345	\$5	1.36%
19	Great American Ins Co of NY	22136	NY	\$331	0.73%	\$255	\$114	44.78%
20	American Bankers Ins Co Of FL	10111	FL	\$318	0.70%	\$318	\$691	216.93%
21	Markel Ins Co	38970	IL	\$286	0.63%	\$280	\$156	55.68%
22	Travelers Ind Co Of Amer	25666	CT	\$233	0.51%	\$269	\$41	15.35%
23	Great American Ins Co	16691	OH	\$198	0.44%	\$282	\$48	17.16%
24	Trinity Universal Ins Co Of KS	15954	KS	\$189	0.42%	\$160	(\$20)	(12.51)%
25	American Reliable Ins Co	19615	AZ	\$182	0.40%	\$156	\$6	3.60%
26	Great American Assur Co	26344	OH	\$165	0.36%	\$244	\$29	11.93%
27	Associated Ind Corp	21865	CA	\$120	0.26%	\$193	\$20	10.35%
28	Rocky Mountain Fire & Cas Co	22128	WA	\$89	0.20%	\$99	\$130	131.43%
29	Security Natl Ins Co	19879	TX	\$86	0.19%	\$85	\$31	36.55%
30	General Star Natl Ins Co	11967	OH	\$71	0.16%	\$62	\$46	73.28%
31	Colorado Cas Ins Co	41785	CO	\$57	0.12%	\$75	\$43	58.11%
32	Diamond State Ins Co	42048	IN	\$47	0.10%	\$44	\$0	0.00%
33	Umialik Ins Co	40126	AK	\$15	0.03%	\$24	\$71	292.88%
34	Globe Ind Co	24600	DE	\$11	0.02%	\$11	(\$1)	(13.37)%
35	Trinity Universal Ins Co	19887	TX	\$6	0.01%	\$12	\$99	799.34%
36	Travelers Property Cas Of Amer	25674	CT	\$0	0.00%	\$1	\$0	(5.46)%
37	State Farm General Ins Co	25151	IL	\$0	0.00%	\$0	\$4	0.00%
38	Century Ind Co	20710	PA	\$0	0.00%	\$0	\$1	0.00%
All 19 Other Companies				\$0	0.00%	\$0	(\$189)	(249227.63)%
Totals (Loss Ratio is average)				\$45,488	100.00%	\$43,279	\$16,670	38.52%

(1)Excluding all Loss Adjustment Expenses (LAE)